

MORTGAGE MODIFICATION AGREEMENT

Rec'd for Record Dec 28 1982 At 2nd O'clk PM Same Day Recorded & Ex'd per Charles C. Keller, Jr.

THIS AGREEMENT, made this 17 day of December, 1982
by and between Donald P. Dougherty and Doris J. Dougherty, his
wife, mortgagees, Parties of First Part, and Ruth G. Harley,
mortgagor, parties of Second Part, all adult residents of
Frederick County, Maryland.

W I T N E S S E T H :

W H E R E A S : Parties of first part are mortgagees under
a certain Second Mortgage from Party of second part dated December
17, 1981 and recorded in Liber 1162, folio 898, one of the Land
Records of Frederick County, Maryland, encumbering dwelling and
premises known and designated as 704 West Patrick Street, Frederick
City, Frederick County, State of Maryland, and

W H E R E A S : Parties desire to amend and change the interest
rate, maturity date, reduce principal due from \$12,000.00 to \$10,000.00
and monthly payments of principal and interest of said mortgage and
the note thereby secured.

NOW, THEREFORE, THIS AGREEMENT WITNESSETH:

That for and in consideration of One Dollar (\$1.00) each to the
other in hand paid, and other valuable considerations and the mutual
covenants and agreements herein contained, the parties hereto do
hereby agree as follows:

RECD FEE 16.00

That the interest rate contained in said mortgage recorded in 9521 #
Liber 1162, folio 898 and the note thereby secured be amended and
#48018 C456 R01 T14:21
changed to read 17% per annum to commence on December 16, 1982; that
the maturity date will be twenty-five (25) years from December 16,
1982; that principal will be reduced to \$10,000.00 and with principal
and interest being payable in monthly installments of \$143.78, each,
commencing on the 16th day of January 16, 1983 and on the 16th day
of each and every consecutive month prior to maturity.

F12/28/82